

Bank of Commerce Building  
835 Fifth Avenue  
San Diego  
San Diego County  
California

HABS No. CA-1961

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PHOTOGRAPHS

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey  
Office of Archeology and Historic Preservation  
National Park Service  
Department of the Interior  
Washington, D.C. 20240

## BANK OF COMMERCE BUILDING

Location: 835-845 Fifth Avenue, San Diego, San Diego County, California.  
USGS Point Loma Quadrangle, Universal Transverse Mercator Coordinates: 11.485100.3619450.

Present Owner: Seymour and Woodrow Ratner (1971).

Present Occupant: Ratner Electric.

Present Use: Retail store.

Significance: The Bank of Commerce Building, built 1887, is one of San Diego's most ornate commercial structures. Constructed during the San Diego boom years, it was designed by J. B. Stannard.

PART I. HISTORICAL INFORMATION

## A. Physical History:

1. History of Structure: The Bank of Commerce Building was erected by Isador Louis ( a Prussian immigrant) circa 1887-1888, during the midst of San Diego's boom years. The designer was J. B. Stannard. The original tenants were Louis' ice cream parlor, called the Maison Doree, and the Bank of Commerce. The bank moved out in 1893, and later dissolved. The September 1888 San Diego Illustrated noted the structure as "the first granite building in the city, sound and substantial in its structure, handsome and imposing in appearance and a credit to the whole city, as well as to the enterprise and judgment of the owners."
2. Alterations and additions: The building has been extensively altered at the first story level, the roof, and the interior.
  - a. First story: The first story has been completely altered to accommodate modern storefronts. According to an 1889 illustration (Golden Era Magazine) there were three bays to either side of an open stairwell. The bays to the north were composed of a central display window flanked by doors. These bays were topped by fanlights and separated by colonettes.

The bays to the south were composed of a door next to the stairwell and two display windows. These were topped by transoms and separated by colonettes. The stairway was entered through an arch supported by Doric piers. The stairway provided access to the second floor and had a weather control midway up the flight.

- b. Roof: The major alteration to the roof was the removal of the twin towers. They were situated above the bay projections. The towers were of frame construction, and had sheet metal roofs. The roof was further ornamented by ridge cresting. The central bay originally rose above the roof line, and was topped by a flag pole. In addition, a large skylight was in the center of the roof and provided light to the interior of the building down to the second floor.
- c. Interior: All levels of the interior have been extensively altered. The first floor was originally divided into two shops. The central stairwell was removed and the stores were connected. On the upper floors there was a central well (with a railing around it) creating a spatial continuity between the different levels. Along the walls there were a series of small rooms. A stairway, centered on the south wall provided access between the second, third, and fourth floors. This stairway is no longer in use, and the upper floors have been altered to provide storage space.

B. Sources of Information:

1. Old views:

A woodcut from the September 1889 Golden Era Magazine.  
A photocopy is included in the photo-data set.

2. Bibliography:

American Institute of Architects. AIA Guide to San Diego.  
San Diego: San Diego Chapter of the American Institute of Architects, 1977.

Shaw, Gary. "Ratner Building Sold; \$1 Million Restoration."  
San Diego Daily Transcript, January 25, 1979.

Stepner, Michael. "San Diego's Gaslamp Quarter."  
The Journal of San Diego History 23:22-35.

Prepared by Mary Beth Betts  
Historic American  
Buildings Survey  
January 1979

## PART II. ARCHITECTURAL INFORMATION

### A. General Statement:

1. Architectural character: The Bank of Commerce Building, designed by J. B. Stannard, was built in 1887-1888. This four story commercial facade exemplifies the richness of applied ornament. Within, a skylighted shaft allowed light to penetrate to the second level as the building had exterior exposures only on the front and rear surfaces. The symmetrical facade of cut stone has two decorated frame bay projections. The elegance of this facade contrasts sharply with the robust Romanesque facade on the Nesmith-Greely Building (CA-1971) adjacent to it.
2. Condition of fabric: The building is in fair condition. The interior has been altered extensively on the first and second floors to accommodate sales spaces for lighting fixtures. The third and fourth floors have been altered to accommodate storage. The facade is well maintained although the street level is completely changed, and the original twin towers no longer exist.

### B. Description of Exterior:

1. Over-all dimensions: The rectangular building measures 50' (three-bay front) x 100'. The four-story building is situated in the middle of the block and has exterior exposures only on the front (west) and rear (east).
2. Foundations: Inaccessible for observation.
3. Wall construction, finish and color: Brick bearing wall construction. The west (front) wall is of grey cut stone and has two white (painted) frame bay projections. The stone surface is rough but the units are rectangular. There are rusticated pilaster-like strips at the sides of the facade and to either side of the stacked central

openings; while they are currently found only above the second floor level, they originally extended the full length of the facade, and rose above the roof line in a semi-circular termination. The stone spandrel panels between the second and third floors have a radiating motif carved in them. The frame bays are richly embellished with Italianate details. The bays on the second and third floors are three-sided, while on the fourth floor there is a rectangular bay as wide as the bays below. There is a heavily scrolled and paneled frieze at the top of the wall below the cornice

4. Structural system, framing: Bearing wall with wooden joists spanning between the side walls.
5. Chimneys: Chimneys are located along the side walls.
6. Openings:
  - a. Doorways and doors: The first floor openings have been completely changed; today there is a modern steel and glass commercial front. At the second level there is a wooden fire exit at the center of the facade.
  - b. Windows: The three bays have five windows in the side bays and a set of paired openings in the central bay. The side bays are composed of three windows in the projecting bay flanked by a window on either side. The windows on the projecting bays are separated by paired colonettes on the second and third floors and single colonettes on the fourth. There is a set of paired windows at the center of the facade on the third and fourth floors; fire doors are on the second. All windows are double-hung and topped by transoms. The transoms on the second level are semi-circular arches in the bay projection, those on the left side of the facade (in the stone wall) are segmental arches and those on the right are rectangular. These transoms are the only elements which are not symmetrical. All transoms on the third level are segmental; all on the fourth are semi-circular. Windows at the third and fourth levels have voussoirs and keystones framing the openings. Windows on the east (rear) side are double-hung and grouped in pairs.

7. Roof:

- a. Shape, covering: The composition roof is basically flat with a slight slope for drainage. Across the front there is an applied edge roof of sheet metal. This mansard-like roof projects over the bays below.
- b. Cornice, eaves: On center with the bays are small pediment forms. The cornice of stacked moldings is visually supported by scroll brackets.
- c. Towers: Originally there were twin towers situated above the bay projections (see Part I, section A, number 2; Alterations and additions).

C. Description of Interior:

1. Floor plans:

- a. First floor: The first floor was probably divided into two shops with a stairway located at the center of the facade. The stairway has been removed and the stores have been connected.
- b. Second floor: The second floor, extensively altered, now serves as a sales room for electrical fixtures.
- c. Third and fourth floors: The third and fourth floors have been altered for storage. Today, they are not open to the public.

2. Stairways: The original central stair has been removed. The interior stairway at the southeast corner of the first floor is still in place but not used. The open stairway on the south side of the building provides access between the second, third and fourth floors, but is not used. There is a fire escape in the middle of the front facade. An elevator, situated against the south wall near the west front, serves all floors of the building.

3. Flooring: Wooden flooring covered with carpeting is on the first and second floors.

4. Wall and ceiling finish: The wall and ceilings are of lath and plaster.

5. Doorways and doors: The interior doors on the first and second floors are modern. In the upper floors, the doors have been removed to facilitate movement of merchandise. There is molded board trim around the openings.
6. Decorative features and trim: Most of the interior work has been stripped out, including the railing around the light well and door trim.
7. Mechanical equipment: Forced air heating, and electrical lighting is used.

D. Site:

1. General setting and orientation: The building faces west on the east side of Fifth Avenue, between E and F Streets. The building is locked into the block with structures on either side. To the south is the Nesmith-Greely Building (HABS No. CA-1971); to the north is a new (1971) one-story bank building.

Prepared by Robert C. Giebner  
Project Supervisor  
Historic American  
Buildings Survey  
August 1971

PART III. PROJECT INFORMATION

This project was undertaken by the Historic American Buildings Survey (HABS) in cooperation with the San Diego Historical Society, the San Diego Historic Sites Board, the County of San Diego and the American Institute of Architects. The recording project was completed under the direction of James C. Massey. The Bank of Commerce Building was measured and drawn the summer of 1971, by Professor Robert C. Giebner (University of Arizona), project supervisor, with student assistant architects Jashina A. Tarr (University of California at Berkeley), Ronald J. Lake (Ball State University), and Phillip P. Wisley (Ball State University), at the San Diego, California field office. The drawing was edited by William Klein in the HABS office. The architectural written data was prepared by Robert C. Giebner in August 1971. The historical written data was prepared, and the material edited, in the HABS office by Mary Beth Betts in January 1979. Photographs were taken in August 1971 by Marvin Rand.